



2432 E Madrid Ave - Springfield, MO 65804 - Telephone: 417-459-4170/ 866-285-4217 - Fax: 866-795-3831

A look back on 2006...



As we close the door on 2006 I cannot help but reminisce about the amazing events of this past year. At the beginning of May I was shaking in my shoes. Would AMW's carriers appoint us? Would we find customer support? Was this really the right thing to do in a softening market? Cal, Susan, and Tina's excitement helped overcome my doubts and when I told my friend Tony Markel I felt overwhelmed with the enormity of the task he responded in his booming authoritative voice, "Darlin' it's like eating elephant- you have to just take one bite at a time!"

So we began, first with one bite and then another: Budgets and marketing plans were created, computer systems and procedures learned, and the thousand little details that make a business tick were accomplished. And today, here we are: Our markets welcomed us and the customers came. On January 1st we secured the hospitality program that is detailed in this newsletter, and we expect to have our fourth binding facility in place by February 1st. Our brokerage facilities have exceeded our expectations in service, coverage and pricing. It's been a fabulous first "year"!

As we say goodbye to 2006 I feel like AMW Missouri is just getting started, and I couldn't be more excited about the new opportunities ahead. I have been greatly blessed to work with this dedicated and talented team, our company underwriters, and our customer friends. AMW Missouri could not be where we are today without you – please accept my sincere thanks for your encouragement and support!

Wendy Kroutil

We are excited to announce...our new Hospitality product!!

•A+ rated paper
•Available in MO, KS, AR, IL, OK & NE
Please see the following page for further details on our new Hospitality product.
Targeted classes include:

Convenient Store w/Gasoline, Hotel/Motels, Restaurant-Bar/Tavern, Golf Courses, Bowling Centers & Apartments & Sports Training Facilities

Recent Business ...

Renovation- bldg into apartments \$7,000,000 TIV; \$5k deductible	Bldr's Risk \$21,783.
Flashlight Mfg \$1mil/2mil	GL/Products \$4,000.
Telephone Line Contractor \$1mil/\$2mil \$1,000,000 Limit	GL \$5,000. XS GL,AL& EL \$2,500.
Concrete construction contractor \$10,000,000 limit	Umbrella \$51,000.
Apartments (30% subsidized) \$4,600,000 TIV \$1mil/2mil	Property \$19,000. GL \$8,000.
Office/Warehouse-with loss \$2,000,000	Property \$32,000.
Bar/Nightclub \$1mil/2mil	GL/Liquor \$18,000.
GC-Residential \$1mil/2mil	GL \$12,000.
Oil/Gas Contractor \$4,000,000 X of \$1,000,000	Excess Umb \$19,000.
Swimming Pool Contractor \$100,000 BPP; \$500/1mil	Package \$2,834
Restaurant/Bar \$90,000 Contents; \$1mil/1mil \$1mil/1mil Liquor (Admitted Carrier)	Package \$5,632.
Flax Seed Oil Mfg \$2mil/2mil; retro 08/29/02	GL \$13,752.
Concrete Mfg \$1mil/1mil	Mfg E&O \$4,489.
Rental Dwellings-single family \$1,134,000 TIV/\$2500 deductible \$1mil/2mil \$1,000,000 limit	Property \$4,536. GL \$684. Umbrella \$400.
Nursing Home \$250k/1mil; retro 08/31/02	GL/PL \$150,000.
Homeless Youth Mentorship \$1mil/2mil; Sex/Phys Abuse \$25k/50k	GL/PL \$3,860.

Contact Cal Rogers, Susan Kutz, Tina Reed or Wendy Kroutil to discuss your surplus lines needs

We've got a policy for that!

Hospitality product highlights:

Convenient Store w/Gasoline:

- Target risks are those convenience stores with gasoline sales but no vehicle servicing or repair.

Restaurant – Bar/Tavern:

- Target risks are Restaurants- Full Service, Casual Service, Carry Out, Food & Beverage Bars - Non-alcoholic, Bars, Pubs, Taverns and Cocktail, and Brewpubs.

Hotels/Motels:

- Target risks are hotels/motels including Economy/Budget; Franchised, Mid Scale with or without Food & Beverage, Extended Stay/All Suite; Franchised, and Non-franchised

Golf Course:

- Target semi-private and daily fee golf courses with property TIV's between \$250,000 and \$2,000,000.
- A minimum of 9 holes and par 27.
- Golf Equipment sales and rental, golf supply sales
- Golf Cart Rental and storage
- Snack Shop
- Restaurant and/or lounge
- Licensed herbicide and pesticide applicators.
- Very limited liquor and food services, but when they do exist, they will be properly protected and controlled.
- Courses will have and enforce lightning warning systems.

Bowling Centers:

- Target independently owned and operated bowling center that is well managed, either new or recently renovated with a favorable financial condition with TIV's under \$3,000,000
- Risks whose ownership &/or management have three years or more experience in the bowling center business.
- Risks with occasional "laser" or "cosmic"
- Bowling lanes that do not have a lacquer based lane finish or close later than 2:00 a.m.

Sports Training Facilities:

- Targets independently owned and operated sports training facilities offering instruction "on site" and through daily sports camps and clinics. Franchised operations are acceptable.

Coverage's offered on all packages:

- Property plus coverage extension form.
- Business Interruption
- Products/Completed Operations
- Athletic Participants (only for Sports Facilities)
- Abuse or Molestation (only for Sports Facilities)
- Additional Insured Coverage available for Franchisor
- Crime and Fidelity
- Boiler & Machinery
- Hired and Non Owned Automobile
- Employee Benefit Errors and Omissions